PUBLIC HEALT	TH, WELFARE & SAFETY
Exhibit No	14
Date	19-07
Bill No. 5	8186

Amendments to Senate Bill No. 18
1st Reading Copy

Requested by Senator Dan Weinberg

For the Senate Public Health, Welfare and Safety Committee

Prepared by Lisa Mecklenberg Jackson February 16, 2007 (10:16am)

1. Title, page 1, line 9.

Strike: "AND"

Following: "MCA"

Insert: "; AND PROVIDING AN IMMEDIATE EFFECTIVE DATE"

2. Page 1, line 29.

Following: "20-6-701,"

Insert: "with 25 or more employees,"

3. Page 1, line 30.

Following: "provide"

Insert: "only to insurers or associations specifically identified
 by the district"

4. Page 2, following line 4.

Insert: "(b) Any insurer or association that receives summary
 health information and large claim information shall provide
 a fair and reasonable bid and may not refuse to provide
 coverage to the district as part of the group or
 association. "

Renumber: subsequent subsection

5. Page 2, following line 14.

Insert: "NEW SECTION. Section 2. {standard} Effective date.
[This act] is effective on passage and approval."

## - END -

Explanation - #1. To address the concern that the very smallest of schools could be adversely affected by not being offered insurance if the insurer has access to loss experience and large claim data. At 25, a prospective insurer should be able to obtain group health statements from an adequate number of the employees in a group that small or smaller. Very small districts would be able to obtain bids based upon use of group health statements. #2. To address the concern that some small school districts could be prevented from joining or participating in an association or group health benefit plan as a result of the insurer or potential insurer knowing the loss experience of the data. If an insurer

wants the data, it will have an obligation to provide a fair bid. #3. To address the concern that smaller district staff might have access to protected health information that may be identified to an individual. Federal disclosure regulations protect against this situation and insurers are particularly attentive to protecting personal data from unauthorized dissemination. However, an amendment limiting the distribution of summary health information and large claim information only to potential insurers would be taking an extra precaution to prevent distribution of protected information to district staff. #4. To make this bill effective for the upcoming renewal cycle (March through June), SB 186 should have an immediate effective date.